

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeffrey E. Martin
Debtor

Case No. 20-01043-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: May 21, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

Recip ID	Recipient Name and Address
db	+ Jeffrey E. Martin, 611 Prospect Avenue, Shippensburg, PA 17257-8988
5316359	Franklin County Tax Claim Bureau, 2 North Main Street, Chambersburg PA 17201
5314065	Franklin County Tax Claim Bureau, Old Courthouse, 1st Floor, Chambersburg, PA 17201
5314073	+ Richard A. Savrann, Esquire, 2500 Quantum Lakes Drive #201B, Boynton Beach, FL 33426-8324

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 21 2025 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5320625	EDI: CAPITALONE.COM	May 21 2025 22:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5314058	EDI: CAPITALONE.COM	May 21 2025 22:40:00	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
5314059	EDI: CAPITALONE.COM	May 21 2025 22:40:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5322389	Email/PDF: bncnotices@becket-lee.com	May 21 2025 18:43:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5314060	+ EDI: JPMORGANCHASE	May 21 2025 22:40:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
5314061	EDI: WFNNB.COM	May 21 2025 22:40:00	Comenity Bank / Ulta, Attn: Bankruptcy Department, PO Box 183003, Columbus, OH 43218-3003
5314062	EDI: WFNNB.COM	May 21 2025 22:40:00	Comenity Bank / Victoria's Secret, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5314063	+ EDI: CONVERGENT.COM	May 21 2025 22:40:00	Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
5314064	EDI: DISCOVER	May 21 2025 22:40:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
5317715	+ EDI: DISCOVERPL	May 21 2025 22:40:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5322273	+ Email/Text: RASEBN@raslg.com	May 21 2025 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca

5315903	Email/PDF: resurgentbknotifications@resurgent.com	May 21 2025 18:43:10	Raton, FL 33487-2853
5314066	Email/Text: amps@manleydeas.com	May 21 2025 18:40:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5314067	Email/Text: bknotices@mbandw.com	May 21 2025 18:40:00	Manley Deas Kochalski, LLC, 1555 Lake Shore Drive, PO Box 165028, Columbus, OH 43216-5028
5314068	Email/Text: bankruptcy@mermed.com	May 21 2025 18:40:00	McCarthy, Burgess & Wolff, 26000 Cannon Road, Bedford, OH 44146
5319079	+ Email/Text: ecfbankruptcy@proleasing.com	May 21 2025 18:40:00	Merchants & Medical, Credit Corporation, Inc., 6324 Taylor Drive, Flint, MI 48507-4685
5325728	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2025 18:40:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
5314071	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2025 18:40:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
5325127	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2025 18:40:00	PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222
5314070	+ Email/Text: bankruptcy@patriotfcu.org	May 21 2025 18:40:00	PNC Bank, National Association, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
5314072	+ Email/Text: ecfbankruptcy@proleasing.com	May 21 2025 18:40:00	Patriot Federal Credit Union, 800 Wayne Avenue, PO Box 778, Chambersburg, PA 17201-0778
5328144	EDI: Q3G.COM	May 21 2025 22:40:00	Progressive Leasing, 256 Data Drive, Draper, UT 84020-2315
5328143	EDI: Q3G.COM	May 21 2025 22:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5314074	+ Email/Text: DeftBkr@santander.us	May 21 2025 18:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5322061	+ Email/Text: enotifications@santanderconsumerusa.com	May 21 2025 18:40:00	Santander Bank, NA, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
5319100	+ Email/Text: bankruptcy@bbandt.com	May 21 2025 18:40:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
5314075	+ Email/Text: bankruptcy@bbandt.com	May 21 2025 18:40:00	SunTrust Bank now Truist Bank, ATTN: Support Services, Bankruptcy Department, P.O. Box 85092, Richmond, VA 23286-0001
5314457	^ MEBN	May 21 2025 18:35:06	Suntrust Bank, PO Box 85052, Richmond, VA 23285-5052
5314076	EDI: SYNC	May 21 2025 22:40:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5329562	+ EDI: AISACG.COM	May 21 2025 22:40:00	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
5314077	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 21 2025 18:40:00	Synchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5328090	EDI: AIS.COM	May 21 2025 22:40:00	US Department of Education, Attn: Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
5314078	EDI: VERIZONCOMB.COM	May 21 2025 22:40:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5314079	+ Email/Text: bkfilings@zwickerpc.com	May 21 2025 18:40:00	Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505
		May 21 2025 18:40:00	Zwicker & Associates, PC, 3220 Tillman Drive,

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5314057	##+	Action Financial Services, LLC, PO Box 3250, Central Point, OR 97502-0009
5314069	##+	Patenaude & Felix, APC, Southpointe Center, 501 Corporate Drive #205, Canonsburg, PA 15317-8584

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmllawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Jeffrey E. Martin pmurphy@dplglaw.com kgreene@dplglaw.com
Stephen Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Jeffrey E. Martin
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:20-bk-01043-HWV

Social Security number or ITIN xxx-xx-9237

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey E. Martin

By the
court:

5/21/25



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.